

Social and Affordable Housing

Finding a pragmatic response to an urgent societal need

A St George's House Consultation



Introduction

The UK's lack of social and affordable housing profoundly affects the lives of countless people. Almost 1.34 million are on a waiting list for a secure, affordable home. In some areas, families can wait up to 18 years. The ratio of affordable homes per 1,000 adults in England has been consistently falling since 1980 (from 30% to 6% today). The Right to Buy Scheme has sold 2.4 million homes of which 41% are now owned by private landlords. Government figures record 64,000 new affordable homes completed in 2024-25 (of which 12,000 were social rent). The same report concludes that eight times this number were sold through the Right to Buy scheme meaning the net number may well be negative. Many who are in work but on low incomes find it impossible to secure accommodation that might be called decent. The societal and financial cost of this is profound; the impact on those directly involved incalculable.

From Monday 17th – Tuesday 18th November 2025 a group of experts gathered at St George's House to discuss the issue, with the aim of shaping a pragmatic response to this urgent societal need. Decades of experience – in both the private and public sectors – was pooled under the St George's House protocol (the Chatham House Rule), with participants encouraged to think freely and talk openly.

The full report presents:

- The context: why this matters and how we got here
- The solutions discussed during the gathering – short, medium and long-term
- Ten transformative ideas which emerged, for further exploration (see below)

Some of this material pertains to the 'housing crisis' more generally, but since social and affordable housing will be impacted by the wider housing ecosystem, these insights have been included.

The intention of St George's House is to convene a group of experts at a future date, to explore these subject headings and insights in more detail. This will follow consultation from policy makers and relevant stakeholders so that the outcomes from those discussions can be directed at solutions.



Ten Transformative Ideas

1. Housing as critical infrastructure

Like roads and energy networks, decent housing is essential to a functioning society. Reclassifying affordable housing as critical national infrastructure would re-frame its importance, and allow the government to commit further much-needed funds without breaking current fiscal rules.

2. State-owned land unlocked

All state-owned land (including NHS, local authority, transport, utilities) should have automatic Deemed Consent for use as affordable housing, along with special measures to assure sustainability, performance and quality.

3. The Great Public Land audit

Make a plan to identify all potential state-owned sites for development within an ambitious time-frame – perhaps only a year, to galvanise action. Have them contracted by the end of this parliament.

4. Unleashing vacant property

All vacant state-owned property should be available for sale on a lease, subject to restrictions such as strict rent controls and an automatic right of reversion back to the state at the end of the term.

5. Beefed-up CPO

A new, more powerful, user-friendly version of Compulsory Purchase Order (CPO) could allow local authorities to take ownership of land which is not being developed, or which is beyond its useful life – and which has been identified as a site of importance when looked at through the lens of critical infrastructure (see above).

6. Freedom of data

A new open-source data base of all property ownership would help public bodies (which are currently operating in the semi-dark) to create land use strategies which meet the real needs of the populations they serve.

7. A new housing map

Housing needs vary dramatically all over the country, depending on local economic and demographic factors. In recognition of this, housing should be branded and adjusted regionally to meet the needs of the local population.

8. Apolitical housing body

Creating a new apolitical organisation would help to insulate a long-term, whole systems strategy on housing from political fluctuations; a National Housing Service of similar importance to the NHS.

9. Derisking the costs

Have a fast-track option in the planning system which presumes planning consent for social and affordable housing, along with special measures to assure sustainability, performance and quality, derisking the construction cost curve.

10. Separate land use class

Creating a separate land use class for social and affordable housing would address concerns about future Right to Buy-type schemes eating into housing stock. A separate class would ensure it is immutable for all time so that it cannot be used as a stepping stone to private ownership.

A full report is available on request.



ST GEORGE'S HOUSE



For more information about
Consultations at St George's House
visit www.stgeorghouse.org



St George's House, Windsor Castle, Windsor SL4 1NJ

T +44 (0)1753 848848 E house@stgeorghouse.org F +44 (0)1753 848849

 @StGeorgesHouse  @StGeorgesHouseWindsor